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11/4/03
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: William T. GEDDES, Jr. et al.

SERIAL NO.: 09/650,045

FILED: August 29, 2000

CONF. NO.: 8375

GROUP: 3625

EXAMINER: Maria (Marissa) Teresa T. Thein

FOR: BUSINESS TRANSACTION SYSTEM AND METHOD

DOCKET NO.: 35030-000103P/US

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OCT 30 2003
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RESPONSE TO RESTRICTION REQUIREMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 29, 2003

Dear Sir:

Responsive to the Examiner's Restriction Requirement dated October 1, 2003, the following amendments and remarks are respectfully submitted in connection with the above-referenced application.

Amendments to the Claims begin on **page 2** of this response.

Remarks begin on **page 26** of this response.